UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY					
	Caption in Compliance with D.N.J. LBR 9004-2(c)				
	Robert Manchel, Esquire 1 Eves Drive, Suite 111 Marlton, NJ 08053-3125 Attorney for Debtor RM-1141				
In Re:		Case No. 17-24265CMG			
	Porsche S. Merricks	Judge: Honorable Christine M. Gravelle Chapter 13			
CHAPTER 13 DEBTOR'S CERTIFICATION IN OPPOSITION TO  X CREDITOR'S MOTION or CERTIFICATION OF DEFAULT					
	TRUSTEE'S MOTION or CERTIFICATION OF DEFAULT				
	The debtor in the above-captioned chapter 13 proceeding (choose one):	hereby objects to the following			
1 Motion for Relief from the Automatic Stay filed by, creditor. A hearing has been scheduled for, at a.m.					
	OR				
	Motion to Dismiss filed by the Standing Chapter 13 Trustee. A hearing has been scheduled for at a.m.				
	OR				
_X Certification of Default filed by _Toyota Motor Credit, creditor. I am requesting that a hearing be scheduled on this matter.					
	OR				
	Certification of Default filed by Standing Chapter 13 Trustee.  I am requesting that a hearing be scheduled on this matter.				

2.	I am objecting to the above for the following reasons ( <b>choose one</b> ):		
been ac	Payments have been made counted for. Documentation in	in the amount of \$ n support is attached hereto.	, but have not
	Payments have not been manent as follows ( <b>explain your a</b>		s and debtor proposes
balance I respec	M Other: I will make a regular of the arrears over six (6) most ctfully request that the motion at the and continue with my banks	nths and resume regular pays be denied and permit me to r	ments as of June 2018.
3.	This certification is being made in an effort to resolve the issues raised by the creditor in its motion.		
4.	I certify under penalty of perjury that the foregoing is true and correct.		
Date: _	5/22/2018	/s/ Porsche S. Merricks Porsche S. Merricks,	